

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

KAREN J CLAYTON  
MARSHALL CLAYTON  
Debtor(s)

Case No. 08-25032

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/20/2008.
- 2) The plan was confirmed on 03/11/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/19/2010.
- 5) The case was dismissed on 04/09/2010.
- 6) Number of months from filing to last payment: 18.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,942.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$7,250.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$7,250.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,274.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$389.35
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,663.35**

Attorney fees paid and disclosed by debtor: \$226.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFINITY CASH LOANS	Unsecured	1,250.00	3,573.14	3,573.14	0.00	0.00
AFNI/VERIZON	Unsecured	148.00	148.30	148.30	0.00	0.00
ASPEN	Unsecured	29.08	NA	NA	0.00	0.00
ASSOCIATED ST JAMES RADIOLOGY	Unsecured	54.01	NA	NA	0.00	0.00
AT&T MOBILITY LLC	Unsecured	158.00	NA	NA	0.00	0.00
BENEFICIAL	Unsecured	NA	8,936.16	8,936.16	0.00	0.00
BUR COL RECO	Unsecured	1,231.00	NA	NA	0.00	0.00
CDA PONTIAC	Unsecured	81.00	NA	NA	0.00	0.00
CENTRAL IL PATHOLOGY	Unsecured	146.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	NA	4,609.30	4,609.30	0.00	0.00
CONSOLIDATED PUBLIC SERVICES	Unsecured	17.55	NA	NA	0.00	0.00
DR SEUSS & FRIENDS SUPPLEMENT	Unsecured	31.90	NA	NA	0.00	0.00
FASHION BUG	Unsecured	117.00	NA	NA	0.00	0.00
FIRST NATIONAL CREDIT CARD	Unsecured	357.00	NA	NA	0.00	0.00
GENERAL COLLECTION AGENCY	Unsecured	397.00	NA	NA	0.00	0.00
HEIGHTS FINANCE CORP	Unsecured	NA	NA	NA	0.00	0.00
HSBC	Unsecured	364.00	NA	NA	0.00	0.00
HSBC	Unsecured	248.00	NA	NA	0.00	0.00
ILLINOIS VALLEY RADIOLOGY	Unsecured	816.00	851.46	851.46	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	634.35	NA	NA	0.00	0.00
KMB SERVICE CORP	Unsecured	9.00	NA	NA	0.00	0.00
KMB SERVICE CORP/ALLEN FRIGY	Unsecured	173.00	173.25	173.25	0.00	0.00
NICOR GAS	Unsecured	397.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	985.00	1,068.31	1,068.31	0.00	0.00
SECURITY FINANCE CO	Unsecured	560.00	NA	NA	0.00	0.00
SECURITY FINANCE CO	Unsecured	230.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING	Secured	16,625.00	9,991.98	9,991.98	3,586.65	0.00
SELECT PORTFOLIO SERVICING	Secured	NA	0.00	0.00	0.00	0.00
SPRINT	Unsecured	427.00	NA	NA	0.00	0.00
ST MARYS HOSPITAL	Unsecured	1,356.79	45.00	45.00	0.00	0.00
ST MARYS HOSPITAL	Unsecured	2,564.00	562.92	562.92	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ST MARYS HOSPITAL	Unsecured	302.00	21.33	21.33	0.00	0.00
STREATOR ONIZED CREDIT UNION	Unsecured	288.00	0.00	0.00	0.00	0.00
STREATOR ONIZED CREDIT UNION	Unsecured	0.00	0.00	0.00	0.00	0.00
STREATOR ONIZED CREDIT UNION	Unsecured	NA	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$9,991.98	\$3,586.65	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$9,991.98</b>	<b>\$3,586.65</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$19,989.17</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,663.35</u>	
Disbursements to Creditors	<u>\$3,586.65</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$7,250.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/10/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.